

Certificate of Notice Page 1 of 8
IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

Bankruptcy Case Number **17-10452-TPA**Debtor#1: **Richard L. Micco**

Last Four (4) Digits of SSN: xxx-xx-6220

Debtor#2: **Linda L. Micco**

Last Four (4) Digits of SSN: xxx-xx-8231

Check if applicable ☐ Amended Plan ☐ Plan expected to be completed within the next 12 months

**CHAPTER 13 PLAN DATED MAY 9, 2017
COMBINED WITH CLAIMS BY DEBTOR PURSUANT TO RULE 3004**

UNLESS PROVIDED BY PRIOR COURT ORDER THE OFFICIAL PLAN FORM MAY NOT BE MODIFIED

PLAN FUNDINGTotal amount of **\$6,440** per month for a plan term of **60** months shall be paid to the Trustee from future earnings as follows:

Payments:	By Income Attachment	Directly by Debtor	By Automated Bank Transfer
D#1	\$ _____	\$6,440	\$ _____
D#2	\$ _____	\$ _____	\$ _____

(Income attachments must be used by Debtors having attachable income) (SSA direct deposit recipients only)

Estimated amount of additional plan funds from sale proceeds, etc.: **\$55,037.31**

The Trustee shall calculate the actual total payments estimated throughout the plan.

The responsibility for ensuring that there are sufficient funds to effectuate the goals of the Chapter 13 plan rests with the Debtor.

PLAN PAYMENTS TO BEGIN: no later than one month following the filing of the bankruptcy petition.**FOR AMENDED PLANS:**

This is not an amended plan.

Other payments from any source (describe specifically) **\$55,037.31 remaining refund from 13-10565-TPA** shall be received by the Trustee as follows: **Paid from Debtor's Counsel's IOTA account upon final confirmation.****The sequence of plan payments shall be determined by the Trustee, using the following as a general guide:**

- Level One:* Unpaid filing fees.
- Level Two:* Secured claims and lease payments entitled to Section 1326(a)(1)(C) pre-confirmation adequate protection payments.
- Level Three:* Monthly ongoing mortgage payments, ongoing vehicle and lease payments, installments on professional fees, and post-petition utility claims.
- Level Four:* Priority Domestic Support Obligations.
- Level Five:* Mortgage arrears, secured taxes, rental arrears, vehicle payment arrears.
- Level Six:* All remaining secured, priority and specially classified claims, miscellaneous secured arrears.
- Level Seven:* Allowed general unsecured claims.
- Level Eight:* Untimely filed unsecured claims for which the Debtor has not lodged an objection.

1. UNPAID FILING FEES: \$ -0-**2. PERSONAL PROPERTY SECURED CLAIMS AND LEASE PAYMENTS ENTITLED TO PRECONFIRMATION ADEQUATE PROTECTION PAYMENTS UNDER SECTION 1326 (a)(1)(C)**

Creditors subject to these terms are identified below within parts 3b, 4b, 5b or 8b. Timely plan payments to the Trustee by the Debtor(s) shall constitute compliance with the adequate protection requirements of Section 1326 (a)(1)(C). Distributions prior to final plan confirmation shall be made at Level 2. Upon final plan confirmation, these distributions shall change to level 3. Leases provided for in this section are assumed by the Debtor(s).

3(a). LONG TERM CONTINUING DEBTS CURED AND REINSTATED, AND LIEN (if any) RETAINED

Name of Creditor (include account #)	Description of Collateral (Address or parcel ID of real estate, etc.)	Monthly Payment (If changed, state effective date)	Pre-petition arrears to be cured (w/o interest, unless expressly stated)
Selene Finance LP	Debtor's Residence	\$3,489.68*	Loss Mitigation Program
Ditech Financial xxxx0037230687	502 Riverview Ave, New Castle	\$ 507.91	\$ -0-
Ditech Financial xxxx0037230687	1028 Croton Ave, New Castle	\$ 489.52	\$ -0-
Chrysler Capital ****3000013533119	*16 Chrysler 200	\$ 379.08	\$ -0-

*Adequate protection payment (Local Rule 9020-3(f)): Prin \$824.20 & Int \$2,041.65 = \$2,865.85 x 60% = \$1,719.51 + Escrow \$1,770.17 = \$3,489.68

3(b). Long term debt claims secured by PERSONAL property entitled to §1326 (a)(1)(C) preconfirmation adequate protection payments:

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4. SECURED CLAIMS TO BE PAID IN FULL DURING TERM OF PLAN, ACCORDING TO ORIGINAL CONTRACT TERMS, WITH NO MODIFICATION OF CONTRACTUAL TERMS AND LIENS RETAINED UNTIL PAID

4(a). Claims to be paid at plan level three (for vehicle payments, do not use "pro rata" but instead, state the monthly payment to be applied to the claim):

Name of Creditor	Description of Collateral	Contractual Monthly Payment (Level 3)	Principal Balance Of Claim	Contract Rate of Interest

4(b). Claims entitled to preconfirmation adequate protection payments pursuant to Section 1326 (a)(1)(C) (Use only if claim qualifies for this treatment under the statute, and if claims are to be paid at level two prior to confirmation, and moved to level three after confirmation):

Name of Creditor	Description of Collateral	Contractual Monthly Payment (Level 3)	Principal Balance Of Claim	Contract Rate of Interest

5. SECURED CLAIMS TO BE FULLY PAID ACCORDING TO MODIFIED TERMS AND LIENS RETAINED

5(a). Claims to be paid at plan level three (for vehicle payments, do not use "pro rata"; instead, state the monthly payment to be applied to the claim)

Name of Creditor	Description of Collateral	Modified Principal Balance	Interest Rate	Monthly Payment at Level 3 or Pro Rata

5(b). Claims entitled to preconfirmation adequate protection payments pursuant to Section 1326 (a)(1)(C) (Use only if claim qualifies for this treatment under the statute, and if claims are to be paid at level two prior to confirmation, and moved to level three after confirmation):

Name of Creditor	Description of Collateral	Modified Principal Balance	Interest Rate	Monthly Payment at Level 3 or Pro Rata

6. SECURED CLAIMS NOT PAID DUE TO SURRENDER OF COLLATERAL; SPECIFY DATE OF SURRENDER

7. THE DEBTOR PROPOSES TO AVOID OR LIMIT THE LIENS OF THE FOLLOWING CREDITORS:

Name the Creditor and identify the collateral with specificity.	Name the Creditor and identify the collateral with specificity.
	<p>Remove second mortgage of Real Time Resolutions, which is entirely unsecured.</p> <p>Remove third mortgage of United Revenue Collection Service, which is entirely unsecured.</p> <p>Remove judgment lien of Citibank South Dakota which impairs an exemption.</p> <p>Remove judgment lien of Discover Bank which impairs an exemption.</p>

8. LEASES. Leases provided for in this section are assumed by the debtor(s). Provide the number of lease payments to be made by the Trustee.

8(a). Claims to be paid at plan level three (for vehicle payments, do not use "pro rata"; instead, state the monthly payment to be applied to the claim):

Name of Creditor (include account#)	Description of leased asset	Monthly payment amount and number of payments	Pre-petition arrears to be cured (Without interest, unless expressly stated otherwise)

8(b). Claims entitled to preconfirmation adequate protection payments pursuant to Section 1326 (a)(1)(C) (Use only if claim qualifies for this treatment under the statute, and if claims are to be paid at level two prior to confirmation, and moved to level three after confirmation):

Name of Creditor (include account#)	Description of leased asset	Monthly payment amount and number of payments	Pre-petition arrears to be cured (Without interest, unless expressly stated otherwise)

9. SECURED TAX CLAIMS FULLY PAID AND LIENS RETAINED

Name of Taxing Authority	Total Amount of Claim	Type of Tax	Rate of Interest *	Identifying Number(s) if Collateral is Real Estate	Tax Periods
Internal Revenue Service	\$33,384.00	Income	4.00%		2007
Pa. Dept. Rev.	\$ -0- Tax Amnesty	Income	4.00%		2007, 2008, 2009

* The secured tax claims of the Internal Revenue Service, Commonwealth of Pennsylvania and County of Allegheny shall bear interest at the statutory rate in effect as of the date of confirmation of the first plan providing for payment of such claims.

10. PRIORITY DOMESTIC SUPPORT OBLIGATIONS:

If the Debtor (s) is currently paying Domestic Support Obligations through existing state court order(s) and leaves this section blank, the Debtor (s) expressly agrees to continue paying and remain current on all Domestic Support Obligations through existing state court orders. If this payment is for prepetition arrearages only, check here: ☐ As to "Name of Creditor," specify the actual payee, e.g. PA SCDU, etc.

Name of Creditor	Description	Total Amount of Claim	Monthly Payment or Prorata

11. PRIORITY UNSECURED TAX CLAIMS PAID IN FULL

Name of Taxing Authority	Total Amount of Claim	Type of Tax	Rate of Interest (0% if blank)	Tax Periods
Internal Revenue Service	\$12,418.53	Income		2011 & 2013
Pa. Dept. Rev.	\$ -0- Tax Amnesty	Income		2011

12. ADMINISTRATIVE PRIORITY CLAIMS TO BE FULLY PAID

- a. Percentage fees payable to the Chapter 13 Fee and Expense Fund shall be paid at the rate fixed by the United States Trustee.
- b. Attorney fees are payable to **Dai Rosenblum, Esq.** In addition to a retainer of **\$4,000.00** already paid by or on behalf of the Debtor, the amount of \$ -0- is to be paid at the rate of \$ -0- per month. Including any retainer paid, a total of \$ _____ has been approved pursuant to a fee application. An additional **\$1,000** will be sought through a **Loss Mitigation Program “no look”** fee application to be filed and approved before any additional amount will be paid through the Plan. **Debtor’s Counsel has disclosed \$500.00 in “no look” costs on the Rule 2016 Statement.**

13. OTHER PRIORITY CLAIMS TO BE PAID IN FULL

Name of Creditor	Total Amount of Claim	Interest Rate (0% if blank)	Statute Providing Priority Status

14. POST-PETITION UTILITY MONTHLY PAYMENTS. This provision completed only if utility provider has agreed to this treatment.

These payments comprise a single monthly combined payment for post-petition utility services, any post-petition delinquencies and unpaid security deposits. The claim payment will not change for the life of the plan. Should the utility file a motion requesting a payment change, the Debtor will be required to file an amended plan. These payments may not resolve all of the post-petition claims of the utility. The utility may require additional funds from the Debtor (s) after discharge.

Name of Creditor	Monthly Payment	Post-petition Account Number

15. CLAIMS OF UNSECURED NONPRIORITY CREDITORS TO BE SPECIALLY CLASSIFIED. If the following is intended to be treated as long term continuing debt treatment pursuant to Section 1322(b)(5) of the Bankruptcy Code, check here: ☐

Name of Creditor	Principal Balance or Long Term Debt	Rate of Interest (0% if blank)	Monthly Payments	Arrears to be Cured	Interest Rate on Arrears

16. CLAIMS OF GENERAL, NONPRIORITY UNSECURED CREDITORS

Debtor(s) ESTIMATE that a total of \$ -0- will be available for distribution to unsecured, non-priority creditors. Debtor(s) UNDERSTAND that a MINIMUM of \$ -0- shall be paid to unsecured, non-priority creditors in order to comply with the liquidation alternative test for confirmation. The total pool of funds estimated above is NOT the MAXIMUM amount payable to this class of creditors. Instead, the actual pool of funds available for payment to these creditors under the plan base will be determined only after audit of the plan at time of completion. The estimated percentage of payment to general unsecured creditors is -0- %. The percentage of payment may change, based upon the total amount of allowed claims. Late-filed claims will not be paid unless all timely filed claims have been paid in full. Thereafter, all late-filed claims will be paid pro-rata unless an objection has been filed within thirty (30) days of filing the claim. Creditors not specifically identified in Parts 1 - 15, above, are included in this class.

GENERAL PRINCIPLES APPLICABLE TO ALL CHAPTER 13 PLANS

This is the voluntary Chapter 13 reorganization plan of the Debtor (s). The Debtor (s) understand and agree that the Chapter 13 plan may be extended as necessary by the Trustee, to not more than sixty (60) months, in order to insure that the goals of the plan have been achieved. Property of the estate shall not re-vest in the Debtor (s) until the bankruptcy case is closed.

The Debtor (s) shall comply with the tax return filing requirements of Section 1308, prior to the Section 341 Meeting of Creditors, and shall provide the Trustee with documentation of such compliance at or before the time of the Section 341 Meeting of

Creditors. Counsel for the Debtor(s), or Debtor (if not represented by counsel), shall provide the Trustee with the information needed for the Trustee to comply with the requirements of Section 1302 as to notification to be given to Domestic Support Obligation creditors, and Counsel for the Debtor(s), or Debtor (if pro se) shall provide the Trustee with the calculations relied upon by Counsel to determine the Debtor (s)' current monthly income and disposable income.

As a condition to eligibility of the Debtor(s) to receive a discharge upon successful completion of the plan, Counsel for the debtor(s), or the debtor(s) if not represented by counsel, shall file with the Court Local Bankruptcy Form 24 (Debtor's Certification of Discharge Eligibility) within forty-five (45) days after making the final plan payment.

All pre-petition debts are paid through the Trustee. Additionally, ongoing payments for vehicles, mortgages and assumed leases are also paid through the Trustee, unless the Court orders otherwise.

Percentage fees to the Trustee are paid on all distributions at the rate fixed by the United States Trustee. The Trustee has the discretion to adjust, interpret and implement the distribution schedule to carry out the plan. The Trustee shall follow this standard plan form sequence unless otherwise ordered by the Court.

The provisions for payment to secured, priority and specially classified creditors in this plan shall constitute claims in accordance with Bankruptcy Rule 3004. Proofs of claim by the Trustee will not be required. The Clerk shall be entitled to rely on the accuracy of the information contained in this plan with regard to each claim. If the secured, priority or specially classified creditor files its own claim, then the creditor's claim shall govern, provided the Debtor (s) and Debtor (s)' counsel have been given notice and an opportunity to object. The Trustee is authorized, without prior notice, to pay claims exceeding the amount provided in the plan by not more than \$250.

Any Creditor whose secured claim is modified by the plan, or reduced by separate lien avoidance actions, shall retain its lien until the plan has been fully completed, or until it has been paid the full amount to which it is entitled under applicable non-bankruptcy law, whichever occurs earlier. Upon payment in accordance with these terms and successful completion of the plan by the Debtor (s), the creditor shall promptly cause all mortgages and liens encumbering the collateral to be satisfied, discharged and released.

Should a pre-petition Creditor file a claim asserting secured or priority status that is not provided for in the plan, then after notice to the Trustee, counsel of record, (or the Debtor (s) in the event that they are not represented by counsel), the Trustee shall treat the claim as allowed unless the Debtor(s) successfully objects.

Both of the preceding provisions will also apply to allowed secured, priority and specially classified claims filed after the bar date. LATE-FILED CLAIMS NOT PROPERLY SERVED ON THE TRUSTEE AND THE DEBTOR(S)' COUNSEL OF RECORD (OR DEBTOR, IF PRO SE) WILL NOT BE PAID. The responsibility for reviewing the claims and objecting where appropriate is placed on the Debtor.

BY SIGNING THIS PLAN THE UNDERSIGNED, AS COUNSEL FOR THE DEBTOR(S), OR THE DEBTOR(S) IF NOT REPRESENTED BY COUNSEL, CERTIFY THAT I/WE HAVE REVIEWED ANY PRIOR CONFIRMED PLAN(S), ORDER(S) CONFIRMING PRIOR PLAN(S), PROOFS OF CLAIM FILED WITH THE COURT BY CREDITORS, AND ANY ORDERS OF COURT AFFECTING THE AMOUNT(S) OR TREATMENT OF ANY CREDITOR CLAIMS, AND EXCEPT AS MODIFIED HEREIN, THAT THIS PROPOSED PLAN CONFORMS TO AND IS CONSISTENT WITH ALL SUCH PRIOR PLANS, ORDERS AND CLAIMS. FALSE CERTIFICATIONS SHALL SUBJECT THE SIGNATORIES TO SANCTIONS UNDER FED.R.BANK.P. 9011.

Attorney Signature /s/ Dai Rosenblum

Attorney Name and Pa. ID # Dai Rosenblum 31802 dailaw@earthlink.net

Attorney Address and Phone 254 New Castle Rd, Butler, PA 16001 (724) 283-2900

Debtor Signature Richard L. Micco

Debtor Signature Linda L. Micco

Certificate of Notice Page 6 of 8
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Richard L. Micco
 Linda L. Micco
 Debtors

Case No. 17-10452-TPA
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-1

User: dkam
 Form ID: pdf900

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 Total Noticed: 39

Date Rcvd: Jun 20, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 22, 2017.

db/jdb
 cr
 +Richard L. Micco, Linda L. Micco, P.O. Box 9, New Wilmington, PA 16142-0009
 +T. Lawrence Palmer Office of Attorney General, Pen, Office of Attorney General,
 5th Floor, Manor Complex, 564 Forbes Avenue, Pittsburgh, PA 15219-2992
 14416321 +Accelerated Revenue Management, Inc., P.O. Box 3666, Camarillo, CA 93011-3666
 14519231 +Atlas Resource Partners LLC, 3500 Massillon Rd Ste 100, Uniontown, OH 44685-9575
 14416322 +Burton Neil & Assoc., Citibank South Dakota, 701 60th St., Sioux Falls, SD 57104-0493
 14416323 +Chrysler Capital, P.O. Box 961275, Fort Worth, TX 76161-0275
 14416324 Citibank South Dakota (Sears), P.O. Box 183082, Columbus, OH 43218-3082
 14416327 +Eagle Group LLC, 10 E. Maitland Lane, New Castle, PA 16105-1204
 14643360 +First Commonwealth Bank, c/o McGrath McCall, P.C., Four Gateway Center, Suite 1040,
 444 Liberty Avenue, Pittsburgh, PA 15222-1225
 14519240 +Frank Frachetti, 220 Olde Colony Dr, New Castle, PA 16105-4504
 14416329 +GE Capital Retail Bank, P.O. Box 981480, El Paso, TX 79998-1480
 14416334 +Macys/fdsb, Macys Bankruptcy, P.O. Box 8053, Mason, OH 45040-8053
 14416335 +Midland Funding LLC, 2365 Northside Dr., Ste 300, San Diego, CA 92108-2709
 14416736 +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
 14416336 Penn Credit Corp., P.O. Box 988, Harrisburg, PA 17108-0988
 14416337 Peoples Natural Gas, P.O. Box 535323, Pittsburgh, PA 15253-5323
 14416338 +Pioneer Credit Recovery, P.O. Box 189, Arcade, NY 14009-0189
 14416341 Sears Gold Mastercard, P.O. Box 183082, Columbus, OH 43218-3082
 14519258 +Selene Finance LP, 9990 Richmond Ave, Houston, TX 77042-8500
 14416347 +United Revenue Collection Service, P.O. Box 1184, Langhorne, PA 19047-6184
 14519266 +Weltman, Weinberg & Reis, 1400 Koppers Building, 436 Seventh Avenue,
 Pittsburgh, PA 15219-1842

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

14519230 E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Jun 21 2017 01:05:05 American InfoSource LLP,
 Midland Funding LLC, PO Box 268941, Oklahoma City, OK 73126-8941
 14416326 E-mail/Text: mrdiscen@discover.com Jun 21 2017 00:54:06 Discover, P.O. Box 15316,
 Wilmington, DE 19850-5316
 14632290 E-mail/Text: mrdiscen@discover.com Jun 21 2017 00:54:06 Discover Bank,
 Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
 14519237 E-mail/Text: bankruptcy.bnc@ditech.com Jun 21 2017 00:54:17 Ditech Financial,
 PO Box 94710, Palatine, IL 60094-4710
 14636562 E-mail/Text: bankruptcy.bnc@ditech.com Jun 21 2017 00:54:17
 Ditech Financial LLC fka Green Tree Servicing LLC, P.O. Box 6154,
 Rapid City, South Dakota 57709-6154
 14416328 E-mail/Text: bankruptcynotice@fcbanking.com Jun 21 2017 00:54:08 First Commonwealth Bank,
 Attn: Special Assets, P.O. Box 400, Indiana, PA 15701
 14416330 +E-mail/PDF: gecsedirecoverycorp.com Jun 21 2017 00:57:51 GE Capital Retail Bank/QVC,
 P.O. Box 971402, El Paso, TX 79997-1402
 14519243 E-mail/Text: cio.bncmail@irs.gov Jun 21 2017 00:54:12 Internal Revenue Service,
 Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
 14416333 +E-mail/PDF: resurgentbknofications@resurgent.com Jun 21 2017 00:57:43 LVNV Funding LLC,
 P.O. Box 10497, Greenville, SC 29603-0497
 14416332 +E-mail/PDF: resurgentbknofications@resurgent.com Jun 21 2017 00:57:30 LVNV Funding LLC,
 P.O. Box 740281, Houston, TX 77274-0281
 14416331 +E-mail/PDF: gecsedirecoverycorp.com Jun 21 2017 00:57:51 Lowes/MBGA,
 Attn: Bankruptcy Dept., P.O. Box 103104, Roswell, GA 30076-9104
 14519250 E-mail/Text: RVSVBICNOTICE1@state.pa.us Jun 21 2017 00:54:25 PA Dept. of Revenue,
 Bankruptcy Division, Dept. 280946, Harrisburg, PA 17128-0946
 14416339 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Jun 21 2017 01:04:49
 Portfolio Recovery Associates, 120 Corporate Blvd., Suite 100, Norfolk, VA 23502
 14523061 E-mail/Text: RVSVBICNOTICE1@state.pa.us Jun 21 2017 00:54:25
 Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946,
 Harrisburg, PA 17128-0946
 14519255 +E-mail/Text: bkdepartment@rtresolutions.com Jun 21 2017 00:54:49 Real Time Resolutions,
 1750 Regal Row, Dallas, TX 75235-2287
 14416342 E-mail/PDF: gecsedirecoverycorp.com Jun 21 2017 00:57:27 Synchrony Bank/Lowes,
 P.O. Box 530914, Atlanta, GA 30353-0914
 14416343 E-mail/PDF: gecsedirecoverycorp.com Jun 21 2017 00:57:51 Synchrony Bank/Lowes,
 P.O. Box 965005, Orlando, FL 32896-5005
 14416345 +E-mail/Text: bankruptcydepartment@tsico.com Jun 21 2017 00:55:05 Transworld Systems Inc.,
 507 Prudential Road, Horsham, PA 19044-2308

TOTAL: 18

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Ditech Financial LLC

District/off: 0315-1

User: dkam
Form ID: pdf900

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Total Noticed: 39

Date Rcvd: Jun 20, 2017

cr* +First Commonwealth Bank, c/o McGrath McCall, P.C., Four Gateway Center, Suite 1040,
444 Liberty Avenue, Pittsburgh, PA 15222-1225
cr* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14519229* +Accelerated Revenue Management, Inc., P.O. Box 3666, Camarillo, CA 93011-3666
14519232* +Burton Neil & Assoc., Citibank South Dakota, 701 60th St., Sioux Falls, SD 57104-0493
14519233* +Chrysler Capital, P.O. Box 961275, Fort Worth, TX 76161-0275
14519234* Citibank South Dakota (Sears), P.O. Box 183082, Columbus, OH 43218-3082
14519235* +Creditech, PO Box 130, Bangor, PA 18013-0130
14519236* ++DISCOVER FINANCIAL SERVICES LLC, PO BOX 3025, NEW ALBANY OH 43054-3025
(address filed with court: Discover, P.O. Box 15316, Wilmington, DE 19850-5316)
14519238* +Eagle Group LLC, 10 E. Maitland Lane, New Castle, PA 16105-1204
14519239* ++FIRST COMMONWEALTH BANK, PO BOX 400, INDIANA PA 15701-0400
(address filed with court: First Commonwealth Bank, Attn: Special Assets, P.O. Box 400,
Indiana, PA 15701)
14519241* +GE Capital Retail Bank, P.O. Box 981480, El Paso, TX 79998-1480
14519242* +GE Capital Retail Bank/QVC, P.O. Box 971402, El Paso, TX 79997-1402
14519244* +Internal Revenue Service, Insolvency Operation, Room 711B, 1000 Liberty Ave,
Pittsburgh, PA 15222-4107
14519247* +LVNV Funding LLC, P.O. Box 10497, Greenville, SC 29603-0497
14519246* +LVNV Funding LLC, P.O. Box 740281, Houston, TX 77274-0281
14519245* +Lowes/MBGA, Attn: Bankruptcy Dept., P.O. Box 103104, Roswell, GA 30076-9104
14519248* +Macys/fdsb, Macys Bankruptcy, P.O. Box 8053, Mason, OH 45040-8053
14519249* +Midland Funding LLC, 2365 Northside Dr., Ste 300, San Diego, CA 92108-2709
14519254* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067
(address filed with court: Portfolio Recovery Associates, 120 Corporate Blvd., Suite 100,
Norfolk, VA 23502)
14519251* Penn Credit Corp., P.O. Box 988, Harrisburg, PA 17108-0988
14519252* Peoples Natural Gas, P.O. Box 535323, Pittsburgh, PA 15253-5323
14519253* +Pioneer Credit Recovery, P.O. Box 189, Arcade, NY 14009-0189
14519256* Receivable Management Services, P.O. Box 280431, East Hartford, CT 06128-0431
14519257* Sears Gold Mastercard, P.O. Box 183082, Columbus, OH 43218-3082
14519259* Synchrony Bank/Lowes, P.O. Box 530914, Atlanta, GA 30353-0914
14519260* Synchrony Bank/Lowes, P.O. Box 965005, Orlando, FL 32896-5005
14519261* +The Law Offices of Robert J. Colclough, 8550 Balbao Blvd., Suite 232,
Northridge, CA 91325-5806
14519262* +Transworld Systems Inc., 507 Prudential Road, Horsham, PA 19044-2308
14519265* +United Revenue Collection Service, P.O. Box 1184, Langhorne, PA 19047-6184
14519263* +United Revenue Collection Service, PO Box 1184, Langhorne, PA 19047-6184
14519264* +United Revenue Collection Service, P.O. Box 1892, Bensalem, PA 19020-6892
14416325 ###+Creditech, PO Box 130, Bangor, PA 18013-0130
14416340 ##Receivable Management Services, P.O. Box 280431, East Hartford, CT 06128-0431
14416344 ###+The Law Offices of Robert J. Colclough, 8550 Balbao Blvd., Suite 232,
Northridge, CA 91325-5806
14416346 ###+United Revenue Collection Service, P.O. Box 1892, Bensalem, PA 19020-6892

TOTALS: 1, * 31, ## 4

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 22, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system on May 16, 2017 at the address(es) listed below:

Dai Rosenblum on behalf of Debtor Richard L. Micco dunmyrem@zoominternet.net,
dailaw@earthlink.net;dailaw2@earthlink.net;pjbz@zoominternet.net;jmpl24@yahoo.com
Dai Rosenblum on behalf of Joint Debtor Linda L. Micco dunmyrem@zoominternet.net,
dailaw@earthlink.net;dailaw2@earthlink.net;pjbz@zoominternet.net;jmpl24@yahoo.com

District/off: 0315-1

User: dkam
Form ID: pdf900

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Total Noticed: 39

Date Rcvd: Jun 20, 2017

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

Office of the United States Trustee ustpreregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 4